

TESTIMONY FOR SB0514
HEALTH FACILITIES – HOSPITALS – MEDICAL DEBT PROTECTION

Bill Sponsor: Senator Feldman

Committee: Finance

Person Submitting: Pamela Bell, MSN, RNC-MNN
35 East All Saints St, Unit 302
Frederick 21701

Position: **FAVORABLE**

I am submitting this testimony in favor of SB0514.

I believe that SB0514 is essential to protect low-income Marylanders and those without health care from overwhelming financial debt. The Bill includes clear, new language (such as “debt collector” instead of collection agency), strong guidelines, and fair timelines for debt collection. No one should have their livelihood destroyed by predatory and punitive practices when they seek health care.

Using 200% of the federal poverty level as the threshold of income for consumers receiving free and reduced-cost care might mitigate some financial loss to health care organizations. Reporting their losses to the HSCRC, including the consumer’s race or ethnicity, gender, and zip code of residence, will be extremely useful. Finding, evaluating, and targeting disparities, will be much more likely.

For the reasons stated above, I recommend a **FAVORABLE** report in Committee.